

B1 (Official Form 1)(1/08)

United States Bankruptcy Court  
Northern District of Illinois

## Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): <b>PHELAN, JOSEPH M.</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>PHELAN, MARY M.</b>																						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																						
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-8068</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-7114</b>																						
Street Address of Debtor (No. and Street, City, and State): <b>9509 Florence Court Woodstock, IL</b>		Street Address of Joint Debtor (No. and Street, City, and State): <b>9509 Florence Court Woodstock, IL</b>																						
ZIP Code <b>60098</b>		ZIP Code <b>60098</b>																						
County of Residence or of the Principal Place of Business: <b>Mchenry</b>		County of Residence or of the Principal Place of Business: <b>Mchenry</b>																						
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):																						
		ZIP Code																						
Location of Principal Assets of Business Debtor (if different from street address above):																								
<b>Type of Debtor</b> (Form of Organization) (Check one box)		<b>Nature of Business</b> (Check one box)																						
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP)		<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other																						
<input type="checkbox"/> Partnership		<b>Tax-Exempt Entity</b> (Check box, if applicable)																						
<input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).																						
		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)																						
<input checked="" type="checkbox"/>		<input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13																						
		<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding																						
		<b>Nature of Debts</b> (Check one box)																						
		<input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."																						
		<input type="checkbox"/> Debts are primarily business debts.																						
<b>Filing Fee</b> (Check one box)		<b>Chapter 11 Debtors</b>																						
<input checked="" type="checkbox"/> Full Filing Fee attached		Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).																						
<input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.		Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.																						
<input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																						
<b>Statistical/Administrative Information</b>																								
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																								
THIS SPACE IS FOR COURT USE ONLY																								
Estimated Number of Creditors <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>OVER 100,000</td> </tr> </table>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
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Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion															
Estimated Liabilities <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion					
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>														
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion															

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>PHELAN, JOSEPH M.</b> <b>PHELAN, MARY M.</b>
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet)		
Location Where Filed: <b>- None -</b>	Case Number:	Date Filed:
Location Where Filed:	Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)		
Name of Debtor: <b>- None -</b>	Case Number:	Date Filed:
District:	Relationship:	Judge:
<b>Exhibit A</b>		<b>Exhibit B</b>
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		(To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>X /s/ James E. Stevens</b> Signature of Attorney for Debtor(s) <b>James E. Stevens</b> (Date)
<b>Exhibit C</b>		
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.		
<b>Exhibit D</b>		
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)		
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.		
<b>Information Regarding the Debtor - Venue</b>		
(Check any applicable box)		
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.		
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b>		
(Check all applicable boxes)		
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)		
<hr/> (Name of landlord that obtained judgment)		
<hr/> (Address of landlord)		
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).		

B1 (Official Form 1)(1/08)

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**PHELAN, JOSEPH M.****PHELAN, MARY M.****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.  
 [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
 [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ JOSEPH M. PHELAN**Signature of Debtor **JOSEPH M. PHELAN****X /s/ MARY M. PHELAN**Signature of Joint Debtor **MARY M. PHELAN**

Telephone Number (If not represented by attorney)

**February 11, 2009**

Date

**Signature of Attorney\*****X /s/ James E. Stevens**

Signature of Attorney for Debtor(s)

**James E. Stevens**

Printed Name of Attorney for Debtor(s)

**BARRICK, SWITZER, LONG, BALSLEY & VAN EVERA**

Firm Name

**6833 Stalter Drive  
Rockford, IL 61108**

Address

**Email: jstevens@bslbv.com****815-962-6611 Fax: 962-1758**

Telephone Number

**February 11, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person,or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **JOSEPH M. PHELAN  
MARY M. PHELAN**

Debtor(s)

Case No.  
Chapter **7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ JOSEPH M. PHELAN  
**JOSEPH M. PHELAN**

Date: February 11, 2009

B 1D(Official Form 1, Exhibit D) (12/08)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **JOSEPH M. PHELAN  
MARY M. PHELAN**

Debtor(s)

Case No.  
Chapter **7**

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
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*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

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2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ MARY M. PHELAN  
MARY M. PHELAN

Date: February 11, 2009

**United States Bankruptcy Court  
Northern District of Illinois**

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

Chapter \_\_\_\_\_

**7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>1,600,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>122,100.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>1,424,091.29</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>41</b>		<b>2,854,754.98</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>3,062.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>14,475.38</b>
Total Number of Sheets of ALL Schedules		<b>55</b>			
	Total Assets		<b>1,722,100.00</b>		
		Total Liabilities		<b>4,278,846.27</b>	

**United States Bankruptcy Court  
Northern District of Illinois**

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>51,236.71</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>51,236.71</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>3,062.00</b>
Average Expenses (from Schedule J, Line 18)	<b>14,475.38</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>3,520.00</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	<b>6,123.55</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	<b>0.00</b>
4. Total from Schedule F	<b>2,854,754.98</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	<b>2,860,878.53</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
9509 Florence Court woodstock, IL		J	1,600,000.00	1,349,034.00

Sub-Total > **1,600,000.00** (Total of this page)

Total > **1,600,000.00**

(Report also on Summary of Schedules)

**0** continuation sheets attached to the Schedule of Real Property

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>cash</b>	<b>J</b>	<b>100.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>misc. furnishings</b>	<b>J</b>	<b>22,000.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<b>clothing</b>	<b>J</b>	<b>500.00</b>
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Met Life - universal life (Mike \$250,000.00)</b> <b>Met Life - Universal Life (Mary - \$25,000.00)</b> <b>Northwestern Mutual - term \$750,000.00 for Michael</b> <b>Northwestern term \$300,000.00 Mary</b>	<b>H</b> <b>W</b> <b>H</b> <b>W</b>	<b>0.00</b> <b>0.00</b> <b>0.00</b> <b>0.00</b>
10. Annuities. Itemize and name each issuer.	X			
			Sub-Total > (Total of this page)	<b>22,600.00</b>

3 continuation sheets attached to the Schedule of Personal Property

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			

Sub-Total >  
(Total of this page)

**0.00**

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2004 GMC Sierra</b>	J	<b>11,000.00</b>
		<b>2006 GM Cadillac SRX</b>	J	<b>20,000.00</b>
		<b>2008 Infiniti QX56</b>	J	<b>32,000.00</b>
		<b>34' RV New Vision 5th Wheel Camper 2003</b>	J	<b>30,000.00</b>
		<b>Polaris ATV 2006</b>	J	<b>6,500.00</b>
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

Sub-Total > **99,500.00**  
(Total of this page)

Sheet **2** of **3** continuation sheets attached  
to the Schedule of Personal Property

**B6B (Official Form 6B) (12/07) - Cont.**

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

## Debtors

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Sheet 3 of 3 continuation sheets attached  
to the Schedule of Personal Property

Sub-Total >	<b>0.00</b>
(Total of this page)	
Total >	<b>122,100.00</b>

(Report also on Summary of Schedules)

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

- 11 U.S.C. §522(b)(2)  
 11 U.S.C. §522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b>Household Goods and Furnishings</b>			
misc. furnishings	735 ILCS 5/12-1001(b)	8,000.00	22,000.00
		Total:	8,000.00 22,000.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxx2506		J	car loan  2004 GMC Sierra					
Chase Auto Finance POB 9001083 Louisville, KY 40290			Value \$ 11,000.00				10,433.74	0.00
Account No. xxxxxxxxxxxx2906		J	2006 GM Cadillac SRX					
Chase Auto Finance POB 9001083 Louisville, KY 40290			Value \$ 20,000.00				22,526.93	2,526.93
Account No. xxxxxxxxxxxxx0110		J	second mortgage  9509 Florence Court woodstock, IL					
First Horizon/First TN Bank POB 2351 Memphis, TN 38101			Value \$ 1,600,000.00				189,280.00	0.00
Account No. xxxxxx0640		J	first mortgage  9509 Florence Court woodstock, IL					
Home State Bank POB 1738 Crystal Lake, IL 60039			Value \$ 1,600,000.00				1,159,754.00	0.00
Subtotal (Total of this page)							1,381,994.67	2,526.93

1 continuation sheets attached

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT T	UNLIQUIDATED D	DISPUTED D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxxxxxx0001			car loan  2008 Infiniti QX56					
Infiniti Financial Services POB 9001132 Louisville, KY 40290	J		Value \$ 32,000.00				34,170.75	2,170.75
Account No. xxxxxxxxxxxxxxxx5983			Polaris ATV 2006					
Retail Services POB 17602 Baltimore, MD 21297	J		Value \$ 6,500.00				7,925.87	1,425.87
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Sheet <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims				Subtotal (Total of this page)			42,096.62	3,596.62
				Total (Report on Summary of Schedules)			1,424,091.29	6,123.55

In re

**JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

#### Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

#### Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

#### Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

#### Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

#### Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

#### Deposits by individuals

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

#### Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

#### Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

#### Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.							
<b>A+ Staffing, Inc. c/o Jeffery Keck &amp; Assoc. 301 E. Calhoun St. Woodstock, IL 60098</b>		J					<b>50,111.00</b>
Account No.							
<b>A+ Staffing, Inc. c/o Jeffery Keck &amp; Assoc. 301 E. Calhoun St. Woodstock, IL 60098</b>		-					<b>148,111.00</b>
Account No.							
<b>Abbott Rubber Co, Inc. 2143 Lunt Avenue Elk Grove Village, IL 60007</b>		-					<b>9,029.99</b>
Account No.							
<b>Advanta Bank Corp POB 8088 Philadelphia, PA 19101</b>		-					<b>2,671.18</b>
<b>40</b> continuation sheets attached				Subtotal (Total of this page)			<b>209,923.17</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Alabama Metal Industries c/o William Railey 6801 Spring Creek Rd., 2D Rockford, IL 61107</b>		-				<b>30,370.47</b>
Account No.						
<b>Alan J. Bolen 2880C County Road #565 Negaunee, MI 49866</b>		-		X		<b>19,806.00</b>
Account No.						
<b>Alexander Lumber Co. c/o Franks, Gerkin &amp; McKenna PC 19333 E. Grant Hwy. Marengo, IL 60152</b>	J					<b>6,253.00</b>
Account No.						
<b>Alexander Lumber Co. 201 Virginia Road Crystal Lake, IL 60014</b>		-				<b>1,960.44</b>
Account No.						
<b>Alloyweld Inspection Co., Inc. 796 Maple Lane Bensenville, IL 60106</b>		-				<b>420.00</b>
Sheet no. <u>1</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>58,809.91</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			T	D	E	
Account No. xxxxxxxx1155		career training loan (Andrew)				
American Education Services POB 2461 Harrisburg, PA 17105	J					30,983.23
Account No. xxxx-xxxxxx-x1004						
American Express POB 0001 Los Angeles, CA 90096	J					102,239.49
Account No. xxxx-xxxxxx-x1009						
American Express Blue POB 0001 Los Angeles, CA 90096	J					15,263.41
Account No.						
American Grinding & Machine Co. 2000 No. Mango Ave. Chicago, IL 60639	-					2,640.00
Account No. UMxxPATxxx3219						
Ameripath Florida POB 551148 Tampa, FL 33655	J					141.80
Sheet no. <u>2</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			151,267.93

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Amico 1115 E. 5000 North Rd. Bourbonnais, IL 60914</b>		-				<b>24,169.66</b>
Account No.						
<b>Aramark Uniform POB 828441 Philadelphia, PA 19182</b>		-				<b>1,415.00</b>
Account No.						
<b>Aramark Uniform Services POB 7177 Rockford, IL 61126</b>		-				<b>7,022.00</b>
Account No.						
<b>Ascent Mfg. Company 123 Scott Street Elk Grove Village, IL 60007</b>		-				<b>25,157.00</b>
Account No.						
<b>Associated Spring Raymon 1705 Indianwood Drivle Maumee, OH 43537</b>		-				<b>498.00</b>
Sheet no. <u>3</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>58,261.66</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>AT&amp;T POB 8100 Aurora, IL 60507</b>		-				<b>1,297.00</b>
Account No. <b>RMS#xxxxxxxxx-xxxxx2825</b>						
<b>AT&amp;T Capital Services 13160 Collections Center Drive Chicago, IL 60693</b>		-				<b>10,704.84</b>
Account No.						
<b>Automation Support POB 566 Itasca, IL 60143</b>		-				<b>337.00</b>
Account No.						
<b>Barrington Automation 9116 Virginia Rd. Lake In The Hills, IL 60156</b>		-				<b>14,390.00</b>
Account No.						
<b>Bay Insulation of Illinois 5810 Easst Avenue La Grange, IL 60525</b>		-				<b>3,417.71</b>
Sheet no. <b>4</b> of <b>40</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>30,146.55</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Bear Headquarters 2515 Production Dr. Saint Charles, IL 60174</b>		-				<b>3,716.00</b>
Account No.						
<b>Benard Koczor c/o Guy Youman 4306F W. Crystal Lake Rd. Mchenry, IL 60050</b>		-				<b>14,910.00</b>
Account No.						
<b>Berna, Michael 881 Village Quarter Road Dundee, IL 60118</b>		-				<b>2,751.00</b>
Account No.						
<b>Blocher Company POB 310 Cullman, AL 35056</b>		-				<b>3,240.00</b>
Account No.						
<b>Bockman, Dan 704 Kresswood Drive Mchenry, IL 60050</b>		-				<b>16,165.87</b>
Sheet no. <u>5</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>40,782.87</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Brenco Machine &amp; tool, Inc. 6117 Factory Road Crystal Lake, IL 60014</b>		-				<b>4,026.00</b>
Account No.						
<b>Brown-Campbell Company 11033 So. Langley Ave. Chicago, IL 60628</b>		-				<b>2,487.00</b>
Account No.						
<b>BTM Industries 604 Washington Street Woodstock, IL 60098</b>		-				<b>10,554.00</b>
Account No.						
<b>Bull Valley golf Club 1311 Club Road Woodstock, IL 60098</b>	J					<b>244.21</b>
Account No.						
<b>C. Coffey Company, Inc. POB 487 Buckner, KY 40010</b>		-				<b>10,858.00</b>
Sheet no. <u>6</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>28,169.21</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
C. Coffey Company, Inc. POB 487 Buckner, KY 40010		-				5,980.00
Account No.						
Caldwell, Bener & Caldwell 100 1/2 Cass Street Woodstock, IL 60098	J					745.00
Account No.						
Caldwell, Berner & Caldwell 100-1/2 Box 1289 Woodstock, IL 60098	-					40,270.00
Account No. xxxx-xxxx-xxxx-4968						
Capital One POB 6492 Carol Stream, IL 60197	J					4,995.39
Account No. xxxx-xxxx-xxxx-5131						
Capitol One POB 6492 Carol Stream, IL 60197	J					5,897.19
Sheet no. <u>7</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>57,887.58</u>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Cartridge World 17 E. Crystal Lake Plaza Crystal Lake, IL 60014</b>		-				<b>200.00</b>
Account No.						
<b>Catching Fluid Power 4793 Cold Road Rockford, IL 61109</b>		-				<b>39.00</b>
Account No.						
<b>Chan, Joseph 16 E. Canterbury Lane Buffalo Grove, IL 60089</b>		-				<b>17,815.56</b>
Account No. <b>xxxx-xxxx-xxxx-0334</b>						
<b>Chase Card Services-AOL POB 15153 Wilmington, DE 19886</b>	J					<b>22,991.31</b>
Account No.						
<b>Chasteen, Tom 426 No. Carter Palatine, IL 60067</b>		-			X	<b>7,766.00</b>
Sheet no. <b>8</b> of <b>40</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>48,811.87</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>CHS NW POB 1450 Minneapolis, MN 55485</b>		-				<b>266.00</b>
Account No.						
<b>Cintas First Aid &amp; Safety 1870 Brummel Drive Elk Grove Village, IL 60007</b>		-				<b>704.00</b>
Account No.						
<b>CMC Management LLC c/o Andrew Platt 65 E. Wacker, Suite 2300 Chicago, IL 60601</b>		-				<b>72,335.37</b>
Account No.						
<b>CMW Welding 2504 Westward Spring Grove, IL 60081</b>		-				<b>30,717.00</b>
Account No.						
<b>Coface Collections North America, I POB 8510 Metairie, LA 70011</b>	J					<b>824.34</b>
Sheet no. <b>9</b> of <b>40</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>104,846.71</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Columbia Pipe &amp; Supply Co. 23671 Network Place Chicago, IL 60673</b>		-				<b>16,968.00</b>
Account No.						
<b>Computer Aided Technology 165 Arlington Heights Rd., Ste 101 Buffalo Grove, IL 60089</b>		-				<b>19,781.00</b>
Account No.						
<b>Concept Plus International, Inc. 925 Willow Lane Dundee, IL 60118</b>		-				<b>4,046.00</b>
Account No.						
<b>Consolidated Electrical Distributor 171 Erick Street, Unit U1 Crystal Lake, IL 60014</b>		-				<b>416.23</b>
Account No.						
<b>Cordstrap USA, Inc. POB 081340 Racine, WI 53408</b>		-				<b>596.00</b>
Sheet no. <b>10</b> of <b>40</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>41,807.23</b>

In re

**JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				H	W	J	
Account No. <b>xxx9323</b>							
<b>Credit Bureau Services POB 908 Cape Girardeau, MO 63702</b>		<b>J</b>					<b>186.00</b>
Account No. <b>xx7358</b>		<b>J</b>					<b>8.91</b>
<b>Crystal Lake Dermatology 278 Memorial Drive Crystal Lake, IL 60014</b>							
Account No.							
<b>Crystal Lake Engraving 9112 Butternut Drive Crystal Lake, IL 60014</b>		<b>-</b>					<b>12.28</b>
Account No.							
<b>Culligan POB 5277 Carol Stream, IL 60197</b>		<b>-</b>					<b>897.00</b>
Account No.							
<b>D &amp; D Automation 658 Erie Street Stratford Ontario CANADA</b>		<b>-</b>					<b>20,882.00</b>
Sheet no. <b>11</b> of <b>40</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)	<b>21,986.19</b>		

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
D & G Welding Supply Co. 7705 Industrial Drive , Spring Grove, IL 60081		-				5,805.00
Account No.						
DeKalb Iron & Metal POB 645 Dekalb, IL 60115		-				2,949.00
Account No.						
Dell Business Credit 1 Dell Way Round Rock, TX 43143		-				10,215.00
Account No.						
Dell Marketing c/o Dell USA POB 802816 Chicago, IL 60680		-				5,410.00
Account No.						
Design Resource Center 424 Fort Hill Drive, Suite 118 Naperville, IL 60540		-				2,593.00
Sheet no. <u>12</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>26,972.00</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			C	U	D	
Account No.						
<b>DGI Supply Chicago 1480 Wolf Road Wheeling, IL 60090</b>	H	-				<b>2,594.00</b>
Account No.						
<b>Dill Brothers 3401 - 20th Street Zion, IL 60099</b>	W	-				<b>13,066.00</b>
Account No.						
<b>Dr. Jeffrey S. Kellogg 3412 So. Illinois Avenue Carbondale, IL 62903</b>	J	Medical for son				<b>460.96</b>
Account No.						
<b>Eagle Fasteners Corp 453 E. Dartmoor Drive Crystal Lake, IL 60014</b>		-				<b>5,439.00</b>
Account No.						
<b>Edgar Scharp 4162 Pleasant Valley Rd. Brighton, MI 48114</b>		-			X	<b>94,270.00</b>
Sheet no. <u>13</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>115,829.96</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>EESCO POB 802578 Chicago, IL 60680</b>		-				<b>506.00</b>
Account No.						
<b>Eisenmann Corp. 150 E. Dartmoor Drive Crystal Lake, IL 60014</b>		-				<b>31,883.00</b>
Account No.						
<b>Electrical Control Distributors 740 Industrial Dr. Cary, IL 60013</b>		-				<b>243.00</b>
Account No.						
<b>Electrozad Supply Co. 2900 Jefferson Blvd POB 3340 Windsor Ontario NBN SM4</b>		-				<b>221.00</b>
Account No.						
<b>Erie Insurance 100 Erie Insurance Place Erie, PA 16530</b>		-				<b>19,120.00</b>
Sheet no. <u>14</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>51,973.00</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Esquivel, Rufino 430 Leah Lane, Apt. 1C Woodstock, IL 60098		-				3,219.86
Account No.						
Exechon AB Orrvagen 26-A1 SE-19255 Sollentuna Sweden		-				80.00
Account No.						
Express lawn Care & Maintenance 1104 Zimmerman Road Woodstock, IL 60098	J					120.00
Account No.						
Express Services, Inc. c/o Larry Wilbrandt pob 730039 Dallas, TX 75373		-				32,906.00
Account No.						
Fastenal POB 978 Winona, MN 55987		-				9,189.00
Sheet no. <u>15</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>45,514.86</u>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Fed Ex POB 94515 Palatine, IL 60094</b>		-				<b>54.00</b>
Account No.						
<b>Ferguson POB 802817 Chicago, IL 60680</b>		-				<b>11,270.00</b>
Account No. <b>xxxx-xxxx-xxxx-1431</b>						
<b>fifth Third Bank POB 740789 Cincinnati, OH 45274</b>	J					<b>4,706.20</b>
Account No.						
<b>First Equity Card Corp. POB 23029 Columbus, GA 31902</b>		-				<b>6,959.00</b>
Account No.						
<b>Fisher Scientific 2000 Park Lane Pittsburgh, PA 15275</b>		-				<b>597.00</b>
Sheet no. <b>16</b> of <b>40</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>23,586.20</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community				AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No.						
<b>Fisher/Unitech 1920 No. Thoreau, Suite 175 Schaumburg, IL 60173</b>	H W J C	-				<b>2,975.00</b>
Account No.						
<b>Fitzgerald Equipment Co. 4650 Boeing Drive Rockford, IL 61109</b>		-				<b>1,287.00</b>
Account No.						
<b>Flamingo Landscape, Inc. 850 McHenry Ave., Suite D Crystal Lake, IL 60014</b>	J					<b>42,000.00</b>
Account No.						
<b>Fort Dearborn Life Insurance 36788 Eagle Way Chicago, IL 60678</b>		-				<b>399.00</b>
Account No. <b>x8400</b>						
<b>Fox Valley Internal Medicine 650 Dakota Street, Suite A Crystal Lake, IL 60012</b>	J					<b>907.48</b>
Sheet no. <b>17</b> of <b>40</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>47,568.48</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Grainger 2974 Eastrdk Drive Rockford, IL 61109</b>		-				<b>262.00</b>
Account No.						
<b>Grenlund, Dave 130 Prairie St. POB 123 Sharon, WI 53585</b>		-				<b>2,950.00</b>
Account No.						
<b>H &amp; M Limousine Service 1079 Rock Road Lane POB 410 Dundee, IL 60118</b>		-				<b>576.00</b>
Account No. xx-x943-1						
<b>Hilton Grand Vacations Club 75 Remittance Dr., Ste1440 Chicago, IL 60675</b>	J					<b>4,287.60</b>
Account No.		<b>confirmation classes/Kelli &amp; Andrew</b>				
<b>Holy Apostles 5211 Bull Valley Road Mchenry, IL 60050</b>	J					<b>105.00</b>
Sheet no. <u>18</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>8,180.60</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>Bxxxxxx0083</b>		Centegra Hospital				
HR Accounts, Inc. 7017 John Deere Pkwy Moline, IL 61266	J					<b>151.55</b>
Account No. <b>Bxxxxxx0083</b>		Centegra Hospital				
HR Accounts, Inc. 7017 John Deere Pkwy Moline, IL 61266	J					<b>92.97</b>
Account No.						
Igus, Inc. POB 14349 East Providence, RI 02914	-					<b>4,012.00</b>
Account No.						
Illinois Tollway POB 5201 Lisle, IL 60532	J					<b>187.10</b>
Account No.						
IMF Inc. POB 453 Greeneville, TN 37744	-					<b>1,600.00</b>
Sheet no. <b>19</b> of <b>40</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		Subtotal (Total of this page)				<b>6,043.62</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>JA Frate, Inc. POB 497 Crystal Lake, IL 60014</b>		-				<b>872.66</b>
Account No.						
<b>JDP Service &amp; Maintenance 3104 Turnberry Drive Mchenry, IL 60050</b>		J				<b>745.00</b>
Account No.						
<b>Jeremy Polizzi c/o Law Office of Marion T. Suskin 731 N. Milwaukee Ave. Libertyville, IL 60048</b>		J				<b>981.87</b>
Account No.						
<b>Johnsston &amp; Chapman 2925 W. Carroll Ave. Chicago, IL 60612</b>		-				<b>2,187.00</b>
Account No.						
<b>JTN 30690 Cypress Romulus, MI 48174</b>		-				<b>52,860.00</b>
Sheet no. <b>20</b> of <b>40</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>57,646.53</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community					AMOUNT OF CLAIM
			C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D		
Account No.							
Kaltenbach, Inc. 6775 Inwood Drive Columbus, IN 47201	H W J C	-					326.00
Account No.							
Kent H. Landsberg POB 201526 OK 74320		-					1,370.00
Account No.							
KHL Engineered Packaging 100 Progress Rd. Lombard, IL 60148		-					1,600.00
Account No.							
Klapperich Tool, Inc. 857 Schneider Drive Bloomingdale, IL 60117		-					9,055.00
Account No. <b>xxxxxx3069</b>							
Kohl's POB 2983 Milwaukee, WI 53201	J						665.03
Sheet no. <b>21</b> of <b>40</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)				<b>13,016.03</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
L.A. Fasteners 15 W. 650 So. Frontage Rd. Willowbrook, IL 60527		-				95.00
Account No.						
Lea & Sachs, Inc. 1345 Golf Rd. Des Plaines, IL 60016		-				1,731.00
Account No.						
Lee Jensen Sales 101 W. Terra Cotta Ave. Crystal Lake, IL 60014		-				75.00
Account No.						
Lescher, Al 20530 Meadow Lane Barrington, IL 60010		-				47,115.39
Account No.						
Liebovich Steel 2116 Preston St. Rockford, IL 61102		-				31,565.00
Sheet no. <u>22</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>80,581.39</u>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Logsdon Office Supply 1055 Arthur Elk Grove Village, IL 60007</b>		-				<b>2,582.00</b>
Account No.						
<b>Magnetek POB 13615 Milwaukee, WI 53213</b>		-				<b>1,974.00</b>
Account No.						
<b>Marcus Oil PO Drawer 450267 Houston, TX 77245</b>		-				<b>400.00</b>
Account No. xxx2765		<b>Patrick's High School</b>				
<b>Marian Central Catholic HS 1001 McHenry Avenue Woodstock, IL 60098</b>	J					<b>3,252.14</b>
Account No.						
<b>Mayfair Carpet 661 So. Main St. Crystal Lake, IL 60014</b>		-				<b>4,953.00</b>
Sheet no. <u>23</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>13,161.14</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>McHenry Co. Economic Development 5435 Bull Valley Rd., Ste 324 Mchenry, IL 60050</b>		-				<b>250.00</b>
Account No.						
<b>McHenry County Collector 667 Ware Road, Room 100 Woodstock, IL 60098</b>	J	<b>real estate taxes 2007 and extimated 2008</b>				<b>61,783.89</b>
Account No. <b>xxx2726</b>						
<b>McHenry County Orthopedics SC 420 No. Route 31 Crystal Lake, IL 60012</b>	J					<b>501.49</b>
Account No.						
<b>McHenry County Orthopedics SC 420 No. Route 31 Crystal Lake, IL 60012</b>	J					<b>501.49</b>
Account No.						
<b>McHenry Radiologists POB 220 Mchenry, IL 60051</b>	J					<b>48.00</b>
Sheet no. <b>24</b> of <b>40</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>63,084.87</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community				AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No. <b>x3651-QMRIG</b>						
<b>McHenry Radiologists Imaging Assoc. POB 220 McHenry, IL 60051</b>	J					<b>88.00</b>
Account No.						
<b>McMaster Carr POB 7690 Chicago, IL 60680</b>	-					<b>6,811.00</b>
Account No.						
<b>McNichols Co. 251 Wille Rd., Ste C Des Plaines, IL 60018</b>	-					<b>2,211.00</b>
Account No.						
<b>Metals &amp; Services 330 W. North Ave. Addison, IL 60101</b>	-					<b>4,595.54</b>
Account No.						
<b>Mid-Town Petroleum 9707 So. 76th Ave. Bridgeview, IL 60455</b>	-					<b>43.00</b>
Sheet no. <b>25</b> of <b>40</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>13,748.54</b>

In re

**JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
				H	W	J	
Account No.							
Midas Touch 1108 Broadway Avenue Woodstock, IL 60098	J						80.00
Account No.							
Midwest Recycling Services, Inc. 2131 Harlem Road Loves Park, IL 61111	-		11/10/04 - 11/7/04 shredding				800.00
Account No. xx7393							
Miracle Financial 52 Armstrong Road Plymouth, MA 02360	J						186.02
Account No. MNxxxxxxxxx0174							
Moraine Emergency Physicians POB 8759 Philadelphia, PA 19101	J						20.20
Account No.							
Motion Industries 786 Church Rd. Elgin, IL 60123	-						613.00
Sheet no. <u>26</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			<u>1,699.22</u>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>MTD-USA LLC 155 Hall St. Spartanburg, SC 29302</b>		-				<b>5,200.00</b>
Account No.						
<b>National Metal Fabricators 2395 Greenleaf Ave. Elk Grove Village, IL 60007</b>		-				<b>3,269.00</b>
Account No.						
<b>Northwest Metrology 5715 Wollochet Dr., NW Gig Harbor, WA 98335</b>		-				<b>10,000.00</b>
Account No.						
<b>O'Brien Steel Service Co. c/o Hasselberg, Williams, et al. 124 SW Adams, Suite 360 Peoria, IL 61602</b>		-				<b>20,930.35</b>
Account No.						
<b>Oakley Stell Products 650 So. 28th Ave. Bellwood, IL 60104</b>		-				<b>8,519.00</b>
Sheet no. <u>27</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)		<b>47,918.35</b>	

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community				AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No.						
<b>Omni Environmental POB 743 Beaverton, OR 97075</b>	H W J C	-				<b>3,750.00</b>
Account No.						
<b>On-Target Sales POB 7012 Algonquin, IL 60102</b>		-				<b>2,740.00</b>
Account No.						
<b>P.D. Life Enterprises, Inc. c/o Larry Wilbrandt 65 So. Virginia Crystal Lake, IL 60014</b>		-				<b>35,661.04</b>
Account No.						
<b>Packaging Machinery, Inc. 2303 Fairview Montgomery, AL 36108</b>		-				<b>8,000.00</b>
Account No.						
<b>Palmquist Engineering A1 S0192 55 Sollentuna AB Fredrik Palmquist Orrvagen Stockholm, Sweden</b>		-				<b>2,208.00</b>
Sheet no. <u>28</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>52,359.04</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Paychex c/o Corporation Collection Services POB 1500 Henrietta, NY 14467</b>		-				<b>51,754.64</b>
Account No.						
<b>Pepper &amp; Fuchs, Inc. 1600 Enterprise Twinsburg, OH 44087</b>		-				<b>1,300.00</b>
Account No.						
<b>Phelan, Joseph 9509 Florence Court Woodstock, IL 60098</b>		-				<b>3,120.00</b>
Account No.						
<b>Phelan, Mary 9509 Florence court Bull Valley, IL 60098</b>		-				<b>26,584.65</b>
Account No.						
<b>Phelan, Michael 9509 Florence Court Bull Valley, IL 60098</b>		-				<b>84,917.77</b>
Sheet no. <u>29</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>167,677.06</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community				AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No. <b>xxxxxxxxxxxxx4457</b>						
Pier 1 Imports Card Service POB 15325 Wilmington, DE 19886	J					<b>1,762.16</b>
Account No.						
Pittack, Gary 165 Fosterville Rd. Bell Buckle, TN 37020		-				<b>4,979.00</b>
Account No.						
Pittsburgh Paints 321 Virginia Ave. Crystal Lake, IL 60014		-				<b>10,771.00</b>
Account No.						
Pollina Corporation Real Estate 401 Devon Ave. Park Ridge, IL 60068		-				<b>4,856.00</b>
Account No.						
Power Logic Corp. 1 Montana Court Cary, IL 60013		-				<b>13,972.00</b>
Sheet no. <b>30</b> of <b>40</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>36,340.16</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community				AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No.						
Premier Transportation 115 Timber Drive Elgin, IL 60123	H	-				9,150.00
Account No.						
Printere Supplies 40F Terra Cotta Ave. Crystal Lake, IL 60014	W	-				279.00
Account No.						
Project Source Welders & Fab, Inc. 4916 W. Elm Suite B Mchenry, IL 60050	J	-				48,111.00
Account No.						
Quest Diagnostics POB 64804 Baltimore, MD 21264	J					975.71
Account No.						
Quill Corporation POB 37600 Philadelphia, PA 19101	C	-				532.00
Sheet no. <u>31</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	Subtotal (Total of this page)			<u>59,047.71</u>		

In re

**JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM		
				C	H	W	J	C	
Account No.									
<b>Reliable Electrical Mechanical Serv 299 Staunton Rd., Ste B Piqua, OH 45356</b>		-						<b>22,000.00</b>	
Account No. xxxxxxxxxxxxx3540									
<b>Retail Services POB 17602 Baltimore, MD 21297</b>		J						<b>8,229.87</b>	
Account No.									
<b>Revere Electrical Supply Co. 2501 W. Washington Blvd. Chicago, IL 60612</b>		-						<b>31,609.00</b>	
Account No.									
<b>Roadway Express POB 93151 Chicago, IL 60673</b>		-						<b>3,461.00</b>	
Account No.									
<b>Robert James Sales 4141 W. 116th Street Oak Forest, IL 60452</b>		-						<b>26,562.00</b>	
Sheet no. <u>32</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			<b>91,861.87</b>		

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR	Husband, Wife, Joint, or Community				AMOUNT OF CLAIM
			CONTINGENT	UNLIQUIDATED	DISPUTED	
Account No.						
<b>Robin F. Pendergrast Photography POB 775 McHenry, IL 60051</b>	H W J C	-				<b>17,058.00</b>
Account No.						
<b>Rockford Industrial Welding POB 5404 Rockford, IL 61125</b>		-				<b>20,381.00</b>
Account No.						
<b>Rolled Alloy Dept. 33901 POB 67000 Detroit, MI 48267</b>		-				<b>37,118.00</b>
Account No.						
<b>RSM Company 811 Pressley Rd. Charlotte, NC 28217</b>		-				<b>1,086.00</b>
Account No.						
<b>Ryerson, Inc. 455 85th Avenue Northwest Minneapolis, MN 55433</b>		-				<b>197,314.86</b>
Sheet no. <u>33</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>272,957.86</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
			T	E	D	
Account No. xxxxxxxx8321		career training loan (Andrews)				
Sallie Mae POB 9533 Wilkes Barre, PA 18773	J					20,253.48
Account No.						
Scion Steel 21555 Mullin Avenue Warren, MI 48089		-				248,921.00
Account No.						
Scott Manufacturing co., Inc. 20 No. Slusser St. Grayslake, IL 60030		-				24,926.00
Account No.						
Secretary of State Business Services Springfield, IL 62756		-				103.00
Account No.						
Service Limousine 2301 W. Rierside Drive Mchenry, IL 60050		-				84.00
Sheet no. <u>34</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>294,287.48</u>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Sheet Metal Workers Local 265 c/o Catherine Chapman 200 West Adams St., Ste2200 Chicago, IL 60606</b>		-				<b>Unknown</b>
Account No.						
<b>Sidero AB Lastmkargatan 21 111 44 Stockholm, Sweden</b>		-				<b>61,390.00</b>
Account No.						
<b>Specialty Rolled Metals c/o William Ross 1121 E. Main St., Ste200 Saint Charles, IL 60174</b>		-				<b>47,095.78</b>
Account No. <b>xEZSxxxxSxx3882</b>		<b>34' RV New Vision 5th Wheel Camper 2003</b>				
<b>SST POB 3999 Saint Joseph, MO 64503</b>	J					<b>33,059.54</b>
Account No. <b>8086</b>						
<b>St. Mary's Good Samaritan Medical POB 504398 Saint Louis, MO 63150</b>	J					<b>93.00</b>
Sheet no. <b>35</b> of <b>40</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>141,638.32</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Stan's Financial Services, Inc. POB 1249 1375 So. Eastwood Drive Woodstock, IL 60098</b>		-				<b>824.00</b>
Account No.						
<b>Stan's Office Technologies 1375 So. Eastwood Dr. POB 1249 Woodstock, IL 60098</b>		-				<b>532.00</b>
Account No.						
<b>Steiner Electric Company 2665 Payshere Circle Chicago, IL 60674</b>		-				<b>510.43</b>
Account No.						
<b>Stevens, Jim 8506 Sunset Drive Wonder Lake, IL 60097</b>		-				<b>16,346.15</b>
Account No.						
<b>Stockbridge Mfg. 831 So. Military Rd. Stockbridge, WI 53088</b>		-				<b>29,480.00</b>
Sheet no. <u>36</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>47,692.58</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Strand Manufacturing, Inc. 1515 5th St. South #C Hopkins, MN 55343</b>		-				<b>1,881.00</b>
Account No.						
<b>Strippet, Inc. 12975 Clarence Center Rd. Akron, NY 14001</b>		-				<b>2,837.00</b>
Account No.						
<b>Swartz, John D. 855 Wimbleton Lane Crystal Lake, IL 60014</b>		-				<b>182.00</b>
Account No.						
<b>Swick, Andrew 576 Cross Creek Terrace Crystal Lake, IL 60014</b>		-				<b>7,938.00</b>
Account No.						
<b>TAG Technologies 4121 W. Orleans St. Mchenry, IL 60050</b>		-				<b>7,530.00</b>
Sheet no. <u>37</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>20,368.00</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
Tandem Engineering 10505 Coyne Station Rd. Huntley, IL 60142		-				1,800.00
Account No.						
Tech 3 16715 Yonge St., Unit 12 Suite 231 Newmarket, Ontario Canada LcX 1X4		-				1,680.00
Account No.						
Uline 2200 So. Lakeside Dr. Waukegan, IL 60085		-				595.00
Account No.						
Universal Premium Acceptance POB 212516 Kansas City, MO 64121		-				6,962.00
Account No.						
UPS Lockbox 577 Carol Stream, IL 60132		-				991.00
Sheet no. <u>38</u> of <u>40</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<u>12,028.00</u>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. <b>Phezer Credit Card</b>		J				<b>9,651.77</b>
<b>US Bank POB 1038 CN-OH-L2TS Cincinnati, OH 45201</b>						
Account No.		-				
<b>US Bank Cardmember Services POB 2066 Milwaukee, WI 53201</b>		-				<b>8,182.00</b>
Account No.		-				
<b>Victor, Lynne 9509 Florence Woodstock, IL 60098</b>		-				<b>24,364.08</b>
Account No.		-				
<b>Viking Materials, Inc. 3434 Powell St. Franklin Park, IL 60131</b>		-				<b>88,257.00</b>
Account No.		-				
<b>W. Davis &amp; Assoc., Inc. 245 W. Roosevelt Rd., #150136 West Chicago, IL 60185</b>		-				<b>2,868.00</b>
Sheet no. <b>39</b> of <b>40</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>133,322.85</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No.						
<b>Waste Management Attn: Billing Department 1411 Opus Pl, Ste 400 Downers Grove, IL 60515</b>		-				<b>1,153.00</b>
Account No. <b>xxx9448</b>						
<b>Wesco c/o Amy Coupe 20600 Chagrin Blvd., Suite 550 Beachwood, OH 44122</b>	J					<b>7,136.92</b>
Account No.						
<b>Wessel, Dave 1700 Wicker Street Woodstock, IL 60098</b>		-				<b>15,760.30</b>
Account No.						
<b>White Brothers Trucking 4N793 School Rd. POB 82 Wasco, IL 60183</b>		-				<b>29,910.00</b>
Account No.						
<b>Zwiger, Terry L. 321 Sheridan St. Rockford, IL 61103</b>		-				<b>1,988.16</b>
Sheet no. <b>40</b> of <b>40</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal (Total of this page)			<b>55,948.38</b>
			Total (Report on Summary of Schedules)			<b>2,854,754.98</b>

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

**0**

continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **JOSEPH M. PHELAN,  
MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtors

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

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NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

---

**Kyle Victor  
nephew**

**First Citizen's Bank**

**Phezer Enterprises**

In re **JOSEPH M. PHELAN**  
**MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Married	Daughter Son Son	14 16 17
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation		
Name of Employer	<b>unemployed</b>	<b>unemployed</b>
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  
 2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <b>0.00</b>	\$ <b>0.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

## 3. SUBTOTAL

\$ <b>0.00</b>	\$ <b>0.00</b>
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## 4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security  
 b. Insurance  
 c. Union dues  
 d. Other (Specify): \_\_\_\_\_

\$ <b>192.00</b>	\$ <b>266.00</b>
\$ <b>0.00</b>	\$ <b>0.00</b>

## 5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>192.00</b>	\$ <b>266.00</b>
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## 6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>-192.00</b>	\$ <b>-266.00</b>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ <b>0.00</b>	\$ <b>0.00</b>
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8. Income from real property

\$ <b>0.00</b>	\$ <b>0.00</b>
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9. Interest and dividends

\$ <b>0.00</b>	\$ <b>0.00</b>
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10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <b>0.00</b>	\$ <b>0.00</b>
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11. Social security or government assistance

\$ <b>1,476.00</b>	\$ <b>2,044.00</b>
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(Specify): **Unemployment Benefits**

\$ <b>0.00</b>	\$ <b>0.00</b>
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12. Pension or retirement income

\$ <b>0.00</b>	\$ <b>0.00</b>
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13. Other monthly income

\$ <b>0.00</b>	\$ <b>0.00</b>
----------------	----------------

(Specify): \_\_\_\_\_

\$ <b>0.00</b>	\$ <b>0.00</b>
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\$ <b>0.00</b>	\$ <b>0.00</b>
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## 14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>1,476.00</b>	\$ <b>2,044.00</b>
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## 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>1,284.00</b>	\$ <b>1,778.00</b>
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## 16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

\$ <b>3,062.00</b>
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17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re **JOSEPH M. PHELAN**  
**MARY M. PHELAN**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <b>4,200.00</b>
a. Are real estate taxes included?	Yes <u>      </u> No <u>X</u>
b. Is property insurance included?	Yes <u>      </u> No <u>X</u>
2. Utilities:	
a. Electricity and heating fuel	\$ <b>700.00</b>
b. Water and sewer	\$ <b>0.00</b>
c. Telephone	\$ <b>213.00</b>
d. Other <u>See Detailed Expense Attachment</u>	\$ <b>640.04</b>
3. Home maintenance (repairs and upkeep)	\$ <b>200.00</b>
4. Food	\$ <b>900.00</b>
5. Clothing	\$ <b>400.00</b>
6. Laundry and dry cleaning	\$ <b>0.00</b>
7. Medical and dental expenses	\$ <b>200.00</b>
8. Transportation (not including car payments)	\$ <b>200.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <b>400.00</b>
10. Charitable contributions	\$ <b>0.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <b>213.50</b>
b. Life	\$ <b>500.00</b>
c. Health	\$ <b>490.00</b>
d. Auto	\$ <b>169.33</b>
e. Other	\$ <b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>real estate taxes</u>	\$ <b>2,300.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <b>539.23</b>
b. Other <u>See Detailed Expense Attachment</u>	\$ <b>2,210.28</b>
14. Alimony, maintenance, and support paid to others	\$ <b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$ <b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <b>0.00</b>
17. Other Other	\$ <b>0.00</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <b>14,475.38</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <b>3,062.00</b>
b. Average monthly expenses from Line 18 above	\$ <b>14,475.38</b>
c. Monthly net income (a. minus b.)	\$ <b>-11,413.38</b>

B6J (Official Form 6J) (12/07)

In re JOSEPH M. PHELAN  
MARY M. PHELAN

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**  
**Detailed Expense Attachment****Other Utility Expenditures:**

<u>Groot(Garbage)</u>	\$	31.00
<u>Verizon Wireless</u>	\$	468.07
<u>Dish Nertwork</u>	\$	140.97
<b>Total Other Utility Expenditures</b>	\$	<b>640.04</b>

**Other Installment Payments:**

<u>Cadillac</u>	\$	695.00
<u>second mortgage</u>	\$	500.00
<u>Infinit Financial Services</u>	\$	815.28
<u>Education/School tuitions</u>	\$	200.00
<b>Total Other Installment Payments</b>	\$	<b>2,210.28</b>

**United States Bankruptcy Court  
Northern District of Illinois**

In re JOSEPH M. PHELAN  
MARY M. PHELAN

Debtor(s)

Case No.  
Chapter7

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 57 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date February 11, 2009Signature /s/ JOSEPH M. PHELAN  
JOSEPH M. PHELAN  
DebtorDate February 11, 2009Signature /s/ MARY M. PHELAN  
MARY M. PHELAN  
Joint Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court  
Northern District of Illinois

In re JOSEPH M. PHELAN  
MARY M. PHELAN

Debtor(s)

Case No.  
Chapter 7

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

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**1. Income from employment or operation of business**

- None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	<b>2007 - wages</b>
\$0.00	<b>2008 - wages</b>

**2. Income other than from employment or operation of business**

None ■ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
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**3. Payments to creditors**

None ■ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT STILL OWING
None ■ b. <i>Debtor whose debts are not primarily consumer debts:</i> List each payment or other transfer to any creditor made within <b>90 days</b> immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)	AMOUNT PAID	AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
None ■ c. <i>All debtors:</i> List all payments made within <b>one year</b> immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)	AMOUNT PAID	AMOUNT STILL OWING	

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None ■ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
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None ■ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---------------------------------------------------------------------	-----------------	--------------------------------------

### 5. Repossessions, foreclosures and returns

None

- List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER <b>SST</b>	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN <b>11/08</b>	DESCRIPTION AND VALUE OF PROPERTY <b>34 foot RV New Vision Wheel Camper</b>
------------------------------------------------------	----------------------------------------------------------------------------------	--------------------------------------------------------------------------------

### 6. Assignments and receiverships

None

- a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None

- b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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### 7. Gifts

None

- List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--------------------------------------------	--------------------------------	--------------	-------------------------------

### 8. Losses

None

- List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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### 9. Payments related to debt counseling or bankruptcy

None

- List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE <b>BARRICK, SWITZER, LONG, BALSLEY &amp; VAN EV 6833 Stalter Drive Rockford, IL 61108</b>	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR <b>1/27/09</b>	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY <b>\$1,701.00</b>
--------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------	---------------------------------------------------------------------------

#### 10. Other transfers

- None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
None <input checked="" type="checkbox"/> b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.		
NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

- None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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#### 12. Safe deposit boxes

- None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
-------------------------------------------------	---------------------------------------------------------------------	----------------------------	------------------------------------------

#### 13. Setoffs

- None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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#### 14. Property held for another person

- None  List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None

- If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

**16. Spouses and Former Spouses**

None

- If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

**17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

**18 . Nature, location and name of business**

None

- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
------	------------------------------------------------------------------------------------------------------------	---------	--------------------	-------------------------------

None

- b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None

- a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
------------------	-------------------------

None

- b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
------	---------	-------------------------

None

- c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
------	---------

None

- d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
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**20. Inventories**

- None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None  b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
-------------------	------------------------------------------------------

**21 . Current Partners, Officers, Directors and Shareholders**

- None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

- None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22 . Former partners, officers, directors and shareholders**

- None  a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None  b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

- None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
-----------------------------------------------------------	-----------------------------------	------------------------------------------------------------

**24. Tax Consolidation Group.**

- None  If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

**25. Pension Funds.**

- None  If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date February 11, 2009

Signature /s/ JOSEPH M. PHELAN  
**JOSEPH M. PHELAN**  
Debtor

Date February 11, 2009

Signature /s/ MARY M. PHELAN  
**MARY M. PHELAN**  
Joint Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

**United States Bankruptcy Court  
Northern District of Illinois**

In re **JOSEPH M. PHELAN  
MARY M. PHELAN**

Debtor(s)

Case No.  
Chapter

7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

**PART A - Debts secured by property of the estate.** (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> <b>First Horizon/First TN Bank</b>	<b>Describe Property Securing Debt:</b> <b>9509 Florence Court woodstock, IL</b>
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 2	
<b>Creditor's Name:</b> <b>Home State Bank</b>	<b>Describe Property Securing Debt:</b> <b>9509 Florence Court woodstock, IL</b>
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

Property No. 3	
Creditor's Name: <b>Retail Services</b>	Describe Property Securing Debt: <b>Polaris ATV 2006</b>
Property will be (check one): <input checked="" type="checkbox"/> Surrendered <input type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input type="checkbox"/> Claimed as Exempt <input checked="" type="checkbox"/> Not claimed as exempt	

**PART B** - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: <b>-NONE-</b>	Describe Leased Property: _____	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date February 11, 2009

Signature /s/ JOSEPH M. PHELAN  
**JOSEPH M. PHELAN**  
Debtor

Date February 11, 2009

Signature /s/ MARY M. PHELAN  
**MARY M. PHELAN**  
Joint Debtor

In re JOSEPH M. PHELAN  
MARY M. PHELAN

Debtor(s)

Case No.  
Chapter 7**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$ <u>1,701.00</u>
Prior to the filing of this statement I have received.....	\$ <u>1,701.00</u>
Balance Due.....	\$ <u>0.00</u>

2. The source of the compensation paid to me was:

Debtor       Other (specify):

3. The source of compensation to be paid to me is:

Debtor       Other (specify):

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  
 I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:  
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;  
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;  
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;  
d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: February 11, 2009

/s/ James E. Stevens

James E. Stevens  
BARRICK, SWITZER, LONG, BALSLEY & VAN EVERA  
6833 Stalter Drive  
Rockford, IL 61108  
815-962-6611 Fax: 962-1758  
jstevens@bslbv.com

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### **Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### **3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

**James E. Stevens**

Printed Name of Attorney

Address:

6833 Stalter Drive  
Rockford, IL 61108  
815-962-6611  
jstevens@bslbv.com

X **/s/ James E. Stevens**

Signature of Attorney

**February 11, 2009**

Date

**JOSEPH M. PHELAN**

**MARY M. PHELAN**

Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

X **/s/ JOSEPH M. PHELAN**

Signature of Debtor

**February 11, 2009**

Date

X **/s/ MARY M. PHELAN**

Signature of Joint Debtor (if any)

**February 11, 2009**

Date

**United States Bankruptcy Court  
Northern District of Illinois**

In re **JOSEPH M. PHELAN  
MARY M. PHELAN**

Debtor(s)

Case No.  
Chapter

**7**

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: **212**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **February 11, 2009**

**/s/ JOSEPH M. PHELAN**

**JOSEPH M. PHELAN**

Signature of Debtor

Date: **February 11, 2009**

**/s/ MARY M. PHELAN**

**MARY M. PHELAN**

Signature of Debtor

A+ Staffing, Inc.  
c/o Jeffery Keck & Assoc.  
301 E. Calhoun St.  
Woodstock, IL 60098

A+ Staffing, Inc.  
c/o Jeffery Keck & Assoc.  
301 E. Calhoun St.  
Woodstock, IL 60098

Abbott Rubber Co, Inc.  
2143 Lunt Avenue  
Elk Grove Village, IL 60007

Advanta Bank Corp  
POB 8088  
Philadelphia, PA 19101

Alabama Metal Industries  
c/o William Railey  
6801 Spring Creek Rd., 2D  
Rockford, IL 61107

Alan J. Bolen  
2880C County Road #565  
Negaunee, MI 49866

Alexander Lumber Co.  
c/o Franks, Gerkin & McKenna PC  
19333 E. Grant Hwy.  
Marengo, IL 60152

Alexander Lumber Co.  
201 Virginia Road  
Crystal Lake, IL 60014

Alloyweld Inspection Co., Inc.  
796 Maple Lane  
Bensenville, IL 60106

American Education Services  
POB 2461  
Harrisburg, PA 17105

American Express  
POB 0001  
Los Angeles, CA 90096

American Express Blue  
POB 0001  
Los Angeles, CA 90096

American Grinding & Machine Co.  
2000 No. Mango Ave.  
Chicago, IL 60639

Ameripath Florida  
POB 551148  
Tampa, FL 33655

Amico  
1115 E. 5000 North Rd.  
Bourbonnais, IL 60914

Aramark Uniform  
POB 828441  
Philadelphia, PA 19182

Aramark Uniform Services  
POB 7177  
Rockford, IL 61126

Ascent Mfg. Company  
123 Scott Street  
Elk Grove Village, IL 60007

Associated Spring Raymon  
1705 Indianwood Drivle  
Maumee, OH 43537

AT&T  
POB 8100  
Aurora, IL 60507

AT&T Capital Services  
13160 Collections Center Drive  
Chicago, IL 60693

Automation Support  
POB 566  
Itasca, IL 60143

Barrington Automation  
9116 Virginia Rd.  
Lake In The Hills, IL 60156

Bay Insultation of Illinois  
5810 Easst Avenue  
La Grange, IL 60525

Bear Headquarters  
2515 Production Dr.  
Saint Charles, IL 60174

Benard Koczor  
c/o Guy Youman  
4306F W. Crystal Lake Rd.  
Mchenry, IL 60050

Berna, Michael  
881 Village Quarter Road  
Dundee, IL 60118

Blocher Company  
POB 310  
Cullman, AL 35056

Bockman, Dan  
704 Kresswood Drive  
Mchenry, IL 60050

Brenco Machine & tool, Inc.  
6117 Factory Road  
Crystal Lake, IL 60014

Brown-Campbell Company  
11033 So. Langley Ave.  
Chicago, IL 60628

BTM Industries  
604 Washington Street  
Woodstock, IL 60098

Bull Valley golf Club  
1311 Club Road  
Woodstock, IL 60098

C. Coffey Company, Inc.  
POB 487  
Buckner, KY 40010

C. Coffey Company, Inc.  
POB 487  
Buckner, KY 40010

Caldwell, Bener & Caldwell  
100 1/2 Cass Street  
Woodstock, IL 60098

Caldwell, Berner & Caldwell  
100-1/2 Box 1289  
Woodstock, IL 60098

Capital One  
POB 6492  
Carol Stream, IL 60197

Capitol One  
POB 6492  
Carol Stream, IL 60197

Cartridge World  
17 E. Crystal Lake Plaza  
Crystal Lake, IL 60014

Catching Fluid Power  
4793 Cold Road  
Rockford, IL 61109

Chan, Joseph  
16 E. Canterbury Lane  
Buffalo Grove, IL 60089

Chase Auto Finance  
POB 9001083  
Louisville, KY 40290

Chase Auto Finance  
POB 9001083  
Louisville, KY 40290

Chase Card Services-AOL  
POB 15153  
Wilmington, DE 19886

Chasteen, Tom  
426 No. Carter  
Palatine, IL 60067

CHS NW  
POB 1450  
Minneapolis, MN 55485

Cintas First Aid & Safety  
1870 Brummel Drive  
Elk Grove Village, IL 60007

CMC Management LLC  
c/o Andrew Platt  
65 E. Wacker, Suite 2300  
Chicago, IL 60601

CMW Welding  
2504 Westward  
Spring Grove, IL 60081

Coface Collections North America, I  
POB 8510  
Metairie, LA 70011

Columbia Pipe & Supply Co.  
23671 Network Place  
Chicago, IL 60673

Computer Aided Technology  
165 Arlington Heights Rd., Ste 101  
Buffalo Grove, IL 60089

Concept Plus International, Inc.  
925 Willow Lane  
Dundee, IL 60118

Consolidated Electrical Distributor  
171 Erick Street, Unit U1  
Crystal Lake, IL 60014

Cordstrap USA, Inc.  
POB 081340  
Racine, WI 53408

Credit Bureau Services  
POB 908  
Cape Girardeau, MO 63702

Crystal Lake Dermatology  
278 Memorial Drive  
Crystal Lake, IL 60014

Crystal Lake Engraving  
9112 Butternut Drive  
Crystal Lake, IL 60014

Culligan  
POB 5277  
Carol Stream, IL 60197

D & D Automation  
658 Erie Street Stratford  
Ontario CANADA

D & G Welding Supply Co.  
7705 Industrial Drive,  
Spring Grove, IL 60081

DeKalb Iron & Metal  
POB 645  
DeKalb, IL 60115

Dell Business Credit  
1 Dell Way  
Round Rock, TX 78683

Dell Marketing  
c/o Dell USA POB 802816  
Chicago, IL 60680

Design Resource Center  
424 Fort Hill Drive, Suite 118  
Naperville, IL 60540

DGI Supply Chicago  
1480 Wolf Road  
Wheeling, IL 60090

Dill Brothers  
3401 - 20th Street  
Zion, IL 60099

Dr. Jeffrey S. Kellogg  
3412 So. Illinois Avenue  
Carbondale, IL 62903

Eagle Fasteners Corp  
453 E. Dartmoor Drive  
Crystal Lake, IL 60014

Edgar Scharp  
4162 Pleasant Valley Rd.  
Brighton, MI 48114

EESCO  
POB 802578  
Chicago, IL 60680

Eisenmann Corp.  
150 E. Dartmoor Drive  
Crystal Lake, IL 60014

Electrical Control Distributors  
740 Industrial Dr.  
Cary, IL 60013

Electrozad Supply Co.  
2900 Jefferson Blvd  
POB 3340  
Windsor Ontario NBN SM4

Erie Insurance  
100 Erie Insurance Place  
Erie, PA 16530

Esquivel, Rufino  
430 Leah Lane, Apt. 1C  
Woodstock, IL 60098

Exechon AB  
Orrvagen 26-A1  
SE-19255 Sollentuna Sweden

Express lawn Care & Maintenance  
1104 Zimmerman Road  
Woodstock, IL 60098

Express Services, Inc.  
c/o Larry Wilbrandt  
pob 730039  
Dallas, TX 75373

Fastenal  
POB 978  
Winona, MN 55987

Fed Ex  
POB 94515  
Palatine, IL 60094

Ferguson  
POB 802817  
Chicago, IL 60680

fifth Third Bank  
POB 740789  
Cincinnati, OH 45274

First Equity Card Corp.  
POB 23029  
Columbus, GA 31902

First Horizon/First TN Bank  
POB 2351  
Memphis, TN 38101

Fisher Scientific  
2000 Park Lane  
Pittsburgh, PA 15275

Fisher/Unitech  
1920 No. Thoreau, Suite 175  
Schaumburg, IL 60173

Fitzgerald Equipment Co.  
4650 Boeing Drive  
Rockford, IL 61109

Flamingo Landscape, Inc.  
850 McHenry Ave., Suite D  
Crystal Lake, IL 60014

Fort Dearborn Life Insurance  
36788 Eagle Way  
Chicago, IL 60678

Fox Valley Internal Medicine  
650 Dakota Street, Suite A  
Crystal Lake, IL 60012

Grainger  
2974 Eastrock Drive  
Rockford, IL 61109

Grenlund, Dave  
130 Prairie St.  
POB 123  
Sharon, WI 53585

H & M Limousine Service  
1079 Rock Road Lane  
POB 410  
Dundee, IL 60118

Hilton Grand Vacations Club  
75 Remittance Dr., Ste1440  
Chicago, IL 60675

Holy Apostles  
5211 Bull Valley Road  
McHenry, IL 60050

Home State Bank  
POB 1738  
Crystal Lake, IL 60039

HR Accounts, Inc.  
7017 John Deere Pkwy  
Moline, IL 61266

HR Accounts, Inc.  
7017 John Deere Pkwy  
Moline, IL 61266

Igus, Inc.  
POB 14349  
East Providence, RI 02914

Illinois Tollway  
POB 5201  
Lisle, IL 60532

IMF Inc.  
POB 453  
Greeneville, TN 37744

Infiniti Financial Services  
POB 9001132  
Louisville, KY 40290

JA Frate, Inc.  
POB 497  
Crystal Lake, IL 60014

JDP Service & Maintenance  
3104 Turnberry Drive  
McHenry, IL 60050

Jeremy Polizzi  
c/o Law Office of Marion T. Suskin  
731 N. Milwaukee Ave.  
Libertyville, IL 60048

Johnston & Chapman  
2925 W. Carroll Ave.  
Chicago, IL 60612

JTN  
30690 Cypress  
Romulus, MI 48174

Kaltenbach, Inc.  
6775 Inwood Drive  
Columbus, IN 47201

Kent H. Landsberg  
POB 201526  
OK 74320

KHL Engineered Packaging  
100 Progress Rd.  
Lombard, IL 60148

Klapperich Tool, Inc.  
857 Schneider Drive  
Bloomingdale, IL 60117

Kohl's  
POB 2983  
Milwaukee, WI 53201

Kyle Victor

L.A. Fasteners  
15 W. 650 So. Frontage Rd.  
Willowbrook, IL 60527

Lea & Sachs, Inc.  
1345 Golf Rd.  
Des Plaines, IL 60016

Lee Jensen Sales  
101 W. Terra Cotta Ave.  
Crystal Lake, IL 60014

Lescher, Al  
20530 Meadow Lane  
Barrington, IL 60010

Liebovich Steel  
2116 Preston St.  
Rockford, IL 61102

Logsdon Office Supply  
1055 Arthur  
Elk Grove Village, IL 60007

Magnetek  
POB 13615  
Milwaukee, WI 53213

Marcus Oil  
PO Drawer 450267  
Houston, TX 77245

Marian Central Catholic HS  
1001 McHenry Avenue  
Woodstock, IL 60098

Mayfair Carpet  
661 So. Main St.  
Crystal Lake, IL 60014

McHenry Co. Economic Development  
5435 Bull Valley Rd., Ste 324  
McHenry, IL 60050

McHenry County Collector  
667 Ware Road, Room 100  
Woodstock, IL 60098

McHenry County Orthopedics SC  
420 No. Route 31  
Crystal Lake, IL 60012

McHenry County Orthopedics SC  
420 No. Route 31  
Crystal Lake, IL 60012

McHenry Radiologists  
POB 220  
McHenry, IL 60051

McHenry Radiologists Imaging Assoc.  
POB 220  
McHenry, IL 60051

McMaster Carr  
POB 7690  
Chicago, IL 60680

McNichols Co.  
251 Wille Rd., Ste C  
Des Plaines, IL 60018

Metals & Services  
330 W. North Ave.  
Addison, IL 60101

Mid-Town Petroleum  
9707 So. 76th Ave.  
Bridgeview, IL 60455

Midas Touch  
1108 Broadway Avenue  
Woodstock, IL 60098

Midwest Recycling Services, Inc.  
2131 Harlem Road  
Loves Park, IL 61111

Miracle Financial  
52 Armstrong Road  
Plymouth, MA 02360

Moraine Emergency Physicians  
POB 8759  
Philadelphia, PA 19101

Motion Industries  
786 Church Rd.  
Elgin, IL 60123

MTD-USA LLC`  
155 Hall St.  
Spartanburg, SC 29302

National Metal Fabricators  
2395 Greenleaf Ave.  
Elk Grove Village, IL 60007

Northwest Metrology  
5715 Wollochet Dr., NW  
Gig Harbor, WA 98335

O'Brien Steel Service Co.  
c/o Hasselberg, Williams, et al.  
124 SW Adams, Suite 360  
Peoria, IL 61602

Oakley Stell Products  
650 So. 28th Ave.  
Bellwood, IL 60104

Omni Environmental  
POB 743  
Beaverton, OR 97075

On-Target Sales  
POB 7012  
Algonquin, IL 60102

P.D. Life Enterprises, Inc.  
c/o Larry Wilbrandt  
65 So. Virginia  
Crystal Lake, IL 60014

Packaging Machinery, Inc.  
2303 Fairview  
Montgomery, AL 36108

Palmquist Engineering  
A1 S0192 55 Sollentuna  
AB Fredrik Palmquist Orrvagen  
Stockholm, Sweden

Paychex  
c/o Corporation Collection Services  
POB 1500  
Henrietta, NY 14467

Pepper & Fuchs, Inc.  
1600 Enterprise  
Twinsburg, OH 44087

Phelan, Joseph  
9509 Florence Court  
Woodstock, IL 60098

Phelan, Mary  
9509 Florence court  
Bull Valley, IL 60098

Phelan, Michael  
9509 Florence Court  
Bull Valley, IL 60098

Phezer Enterprises

Pier 1 Imports  
Card Service  
POB 15325  
Wilmington, DE 19886

Pittack, Gary  
165 Fosterville Rd.  
Bell Buckle, TN 37020

Pittsburgh Paints  
321 Virginia Ave.  
Crystal Lake, IL 60014

Pollina Corporation Real Estate  
401 Devon Ave.  
Park Ridge, IL 60068

Power Logic Corp.  
1 Montana Court  
Cary, IL 60013

Premier Transportation  
115 Timber Drive  
Elgin, IL 60123

Printere Supplies  
40F Terra Cotta Ave.  
Crystal Lake, IL 60014

Project Source Welders & Fab, Inc.  
4916 W. Elm Suite B  
McHenry, IL 60050

Quest Diagnostics  
POB 64804  
Baltimore, MD 21264

Quill Corporation  
POB 37600  
Philadelphia, PA 19101

Reliable Electrical Mechanical Serv  
299 Staunton Rd., Ste B  
Piqua, OH 45356

Retail Services  
POB 17602  
Baltimore, MD 21297

Retail Services  
POB 17602  
Baltimore, MD 21297

Revere Electrical Supply Co.  
2501 W. Washington Blvd.  
Chicago, IL 60612

Roadway Express  
POB 93151  
Chicago, IL 60673

Robert James Sales  
4141 W. 116th Street  
Oak Forest, IL 60452

Robin F. Pendergrast Photography  
POB 775  
McHenry, IL 60051

Rockford Industrial Welding  
POB 5404  
Rockford, IL 61125

Rolled Alloy  
Dept. 33901  
POB 67000  
Detroit, MI 48267

RSM Company  
811 Pressley Rd.  
Charlotte, NC 28217

Ryerson, Inc.  
455 85th Avenue Northwest  
Minneapolis, MN 55433

Sallie Mae  
POB 9533  
Wilkes Barre, PA 18773

Scion Steel  
21555 Mullin Avenue  
Warren, MI 48089

Scott Manufacturing co., Inc.  
20 No. Slusser St.  
Grayslake, IL 60030

Secretary of State  
Business Services  
Springfield, IL 62756

Service Limousine  
2301 W. Rierside Drive  
Mchenry, IL 60050

Sheet Metal Workers Local 265  
c/o Catherine Chapman  
200 West Adams St., Ste2200  
Chicago, IL 60606

Sidero AB Lastmkargatan  
21 111 44  
Stockholm, Sweden

Specialty Rolled Metals  
c/o William Ross  
1121 E. Main St., Ste200  
Saint Charles, IL 60174

SST  
POB 3999  
Saint Joseph, MO 64503

St. Mary's Good Samaritan Medical  
POB 504398  
Saint Louis, MO 63150

Stan's Financial Services, Inc.  
POB 1249  
1375 So. Eastwood Drive  
Woodstock, IL 60098

Stan's Office Technologies  
1375 So. Eastwood Dr.  
POB 1249  
Woodstock, IL 60098

Steiner Electgric Company  
2665 Payshere Circle  
Chicago, IL 60674

Stevens, Jim  
8506 Sunset Drive  
Wonder Lake, IL 60097

Stockbridge Mfg.  
831 So. Militar Rd.  
Stockbridge, WI 53088

Strand Manufacturing, Inc.  
1515 5th St. South #C  
Hopkins, MN 55343

Strippet, Inc.  
12975 Clarence Center Rd.  
Akron, NY 14001

Swartz, John D.  
855 Wimbleton Lane  
Crystal Lake, IL 60014

Swick, Andrew  
576 Cross Creek Terrace  
Crystal Lake, IL 60014

TAG Technologies  
4121 W. Orleans St.  
Mchenry, IL 60050

Tandem Engineering  
10505 Coyne Station Rd.  
Huntley, IL 60142

Tech 3  
16715 Yonge St., Unit 12  
Suite 231  
Newmarket, Ontario Canada LcX 1X4

Uline  
2200 So. Lakeside Dr.  
Waukegan, IL 60085

Universal Premium Acceptance  
POB 212516  
Kansas City, MO 64121

UPS  
Lockbox 577  
Carol Stream, IL 60132

US Bank  
POB 1038 CN-OH-L2TS  
Cincinnati, OH 45201

US Bank  
Cardmember Services  
POB 2066  
Milwaukee, WI 53201

Victor, Lynne  
9509 Florence  
Woodstock, IL 60098

Viking Materials, Inc.  
3434 Powell St.  
Franklin Park, IL 60131

W. Davis & Assoc., Inc.  
245 W. Roosevelt Rd., #150136  
West Chicago, IL 60185

Waste Management  
Attn: Billing Department  
1411 Opus Pl, Ste 400  
Downers Grove, IL 60515

Wesco  
c/o Amy Coupe  
20600 Chagrin Blvd., Suite 550  
Beachwood, OH 44122

Wessel, Dave  
1700 Wicker Street  
Woodstock, IL 60098

White Brothers Trucking  
4N793 School Rd.  
POB 82  
Wasco, IL 60183

Zwiger, Terry L.  
321 Sheridan St.  
Rockford, IL 61103